

User manual Autogiro

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Autogiro

According to the new Financial Agreement law of July 1, 2000, autogiro services can only be used as payment between businesses.

For similar services for collecting payments electronically from private individuals, see AvtaleGiro.

1.1 Autogiro and its advantages

Autogiro is an electronic payment service offer to both payer and payee. Autogiro is adaptable to all payees with a set group of customers charged on a specific due date.

Autogiro services can only be used between businesses. AvtaleGiro is an option when collecting payments on the private market.

Advantages for payee

Payee does not have to send out invoices manually. The amount is charged directly to payer's account on due date. To avoid payment reminders, you can choose to repeat the transaction 1-3 days.

Advantages for payer

The payer will automatically be charged on due date.

1.2 A short description of this service

Autogiro is a collection routine where payee sends a file to Nets containing information about transactions to be charged automatically.

The files must contain information about payee's due payments.

Payee must inform the payer of the charges in advance. Nets can inform payer, if requested by payee. In this case an agreement must be made between payee and their bank. Payee must also acquire the necessary authorization to be able to charge payer's bank account.

The agreement is between the payee and their bank. The agreement is sent Nets for registration.

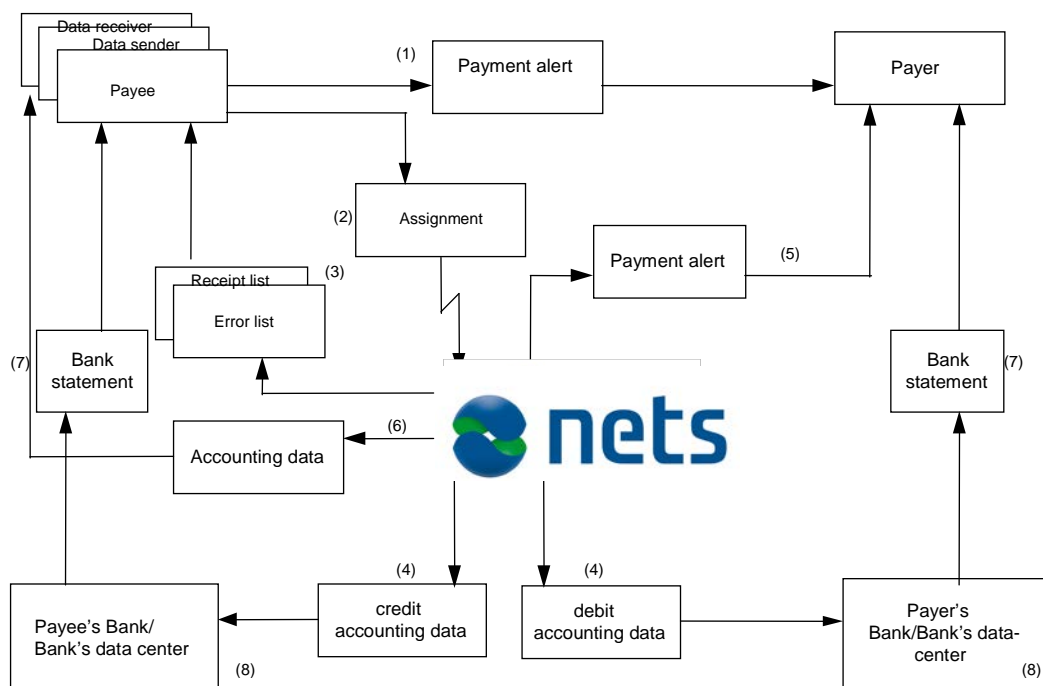
1.3 Definitions of important words and expressions

•	Agreement -ID	• •	A unique identification of payee's agreement in Nets. There may be several agreement-IDs for one account.
•	Nets-date	• •	Nets handling date.
•	Nets handling date	• •	Settlement date in Nets.
•	Charge date/due date	• •	The date payer is charged. If due date falls on a Saturday/Sunday/Holiday, the account will be charged on the following workday.
•		• •	

	Payer's reference number/ Deb.ref.no.		Payee's reference/identification of payer according to the authorization.
•		• •	
•	BOLT/Nets online	• •	A portal used by the bank.
•	Customer-ID/File-/data sender		Data sender for one or more agreements. Data sender can be the customer or a data processing center.
•			
•			
•	Distributor ID		ID stated in data sender's filename. For example: Files sent via the bank's corporate net bank.
•		• •	
•	Customer-ID/list recipient	• •	Recipient of lists from Nets. List recipient can be the customer or for example an accounting agency.
•		• •	
•	Subsidiary transactions		Transactions in an agreement with the same due date.
•		• •	
	Internal reference		Payee's reference/id for transaction/payer. If this information is filled in, your reference will show up on data from Nets.
		•	
	e-net	•	A portal for sending and downloading data.
		•	
		•	
•	Format		Record structure.
•		• •	
	Transmission		A data file sent to/from Nets. A transmission starts with a start record for the transmission and ends with an end record for the transmission.
•		• •	
	Transmission number		The transmissions are uniquely numbered from/to data sender/receiver.
•		• •	
	External reference		Payer's reference/id of transaction/payee. If this information is filled in, the reference will show up on payer's statement.
•		• •	
	Authorization serial number		Consecutive numbering of authorizations per assignment. Stated by data sender.
•		• •	
	Type of authorization		Nets code for how the authorizations are handled.
•		• •	
	Customer -ID		Organization number or personal identification number/personnummer, or a unique NETS number.
•		• •	
•	Layout		Organizing the records.
•		• •	
	Assignment		Transactions belonging to the same agreement-ID.
•		• •	
	Assignment account		Account to be credited.

•	Assignment number	• •	Consecutive unique numbering of assignments per agreement-ID. Stated by customer/data sender.
•	Transaction	• •	A single posting in a bank account.
•	Transaction number	• •	Consecutive numbering of transactions in the assignment. Stated by customer/data sender.
•	Transaction type	• •	Nets code for how the transactions are handled.
•	Waiting list	• •	Nets register where transactions are pending until due date.

1.4 The routine described in detail



The main points of the process:

1. Payer must be notified of the payment. Payee and payer can agree on a periodic notification or use the underlying contract.
2. Payee/data sender sends a file with information about the payment to Nets. The file may contain payments due 12 months into the future.
3. Nets checks the received file and makes a receipt of registered transmissions available in data sender mailbox (for customers using e-net) or sends an e-mail, according to agreement. The receipt will be sent to list receiver according named in the agreement.
4. Transactions are settled in Nets on set due date. Payer will be charged on due date and payee will be credited the same day. Denied transactions will be printed out on an error list and sent payee by mail or in a file.
5. Nets sends a notification to payer if so stated in the file's transaction record.
6. Payee may choose to have Nets send the following information:
Approved/settled transactions
Denied transactions
Authorization data
7. The total amount of settled subsidiary transactions will appear in payee's statement. The amount will appear in the statement with:
Reference to payee's agreement-ID in Nets.
Set text according to the autogiro agreement.
External reference for single transactions.
Accounting data is sent to the banks/bank's data centrals for account updates.

1.5 Pending transactions

Payee may send in transactions with a due date 12 months into the future. These transactions will not be checked with the authorization register until due date.

Payee may change or delete pending transactions until due date.

1.6 Autogiro agreement

1.6.1 Payee/payer's bank

Before you can use autogiro, an agreement must be made between the payee and the payee's bank.

The bank fills in the agreement in cooperation with the payee. The bank makes sure the payee gets a copy of the agreement and sends a copy to Nets in PDF format. When the agreement is registered in Nets, an e-mail will be sent to the payee and payee's bank confirming that the agreement is registered and ready to use.

The payee's and bank's e-mail addresses must be filled in on the agreement form for Nets to be able to confirm by e-mail.

The agreement may also be sent Nets by mail, with a signature and stamp from the bank.

Nets should receive the test data as soon as the agreement is sent. When the test is approved, Nets will register the autogiro agreement.

If the data sender/ data receiver or list receiver is not registered with Nets and this is not the agreement customer, but for example an accounting agency, a separate agreement must be made.

For information about data sender/ data receiver and list receiver contact Nets customer service by telephone 08989 or e-mail: regningsbetaling@bbs.no

The agreement must also be signed by the bank.

Customer id identifies the accounting agency and the sender and receiver of data for the different assignments. In addition all receipt lists will be coordinated under the same customer id and sent to the accounting agency. Each customer id should be attached to an invoicing account.

If the accounting agency already is a customer, it will not be necessary to make an additional agreement.

If the accounting agency changes their account, a new agreement must be made.

1.6.2 Payee/payer

Payer must give payee authorization to charge their account according to the autogiro agreement. (ref. 1.10.2) The authorization must be registered in Nets. If the authorization differs from the standard authorization, it must be preapproved by Nets' sale support dep.

1.6.3 Payee's bank/ payer's bank

The affairs between the banks are regulated in a separate set of rules.

1.7 Termination of agreement/changing accounts

Nets must receive a written termination of the agreement. The bank can send the notice to:

Nets v/ Registerhold, e-mail: registerhold@bbs.no

If you change accounts, a new agreement must be made. You may keep the old agreement-ID so that registered authorizations and pending transactions will not be altered, but moved to new account.

NB! When changing accounts, the old account number must appear in the new agreement.

Sometimes file sender/data sender will change when the customer changes accounts. If this is the case, it must appear in the agreement form under distributor id.

An error will occur when registering, if the wrong distributor id appears in the agreement.

1.8 Autogiro notification before charging

1.8.1 Payee notifies payer

Payee is responsible for notifying payer before the account is charged. Payee and payer may agree that payer will be notified by a periodic notification, the contract itself or something of the sort. This may be done in connection with sending out invoices, bills, etc., or by agreeing on standard payments. The date and amount to be charged by autogiro must appear in the agreement. In addition, the amount will appear on the statement from payer's bank with reference to payee's agreement-ID or a set/variable text.

1.8.2 Notification from Nets

If Nets is to send payer a notification before charging the account, this must appear in the file with the transaction records.

1.8.3 Content of the form

Payer's name and address, the amount to charge, from and to account and form number, will appear on the first page of the form.

If a transaction contains a specification record, this will appear on the last page of the form. The text "Specifications, see last page" will appear on the left side of the form's front page.

The last line of the last page of the form, will always have date, amount and form number identical to the front page.

In addition, the Nets date, to and from account and amount, will appear on the right side.

Under specifications, there is only space for max 42 lines divided into 2 columns of 40 characters with 21 lines per column.

1.8.4 Transmissions from Nets

The bank may choose the following alternatives for receiving transmissions from Nets: postal, giromail or via net-mail. Payer's bank will choose which alternative to send payer.

A postal transmission may contain messages from the electronic services. Every envelope has an address card where the content is specified. Example on the following page.

1.8.4.1 Example of charge notification

ADRESSEKORT	DATO : 28.08.97
ADRESSENUMMER 0 0000 0003	A/S BEDRIFTEN POSTBOKS 1 00000999 RENTEVIK
INNHold: 1 MELDING OM BELASTNING	

MELDING OM BELASTNING SPESIFIKASJON SE BAKSIDEN	HUSLEIE AUGUST 97 FRA 107829 HANS HANSEN										
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 5px;"> MOTTAGERS NAVN,ADRESSE,POSTNR./STED HANS HANSEN POSTBOKS 100 0107 OSLO </td> <td style="padding: 5px;"> BETALERS NAVN,ADRESSE,POSTNR./STED A/S BEDRIFTEN POSTBOKS 1 00000999 RENTEVIK </td> </tr> </table>	MOTTAGERS NAVN,ADRESSE,POSTNR./STED HANS HANSEN POSTBOKS 100 0107 OSLO	BETALERS NAVN,ADRESSE,POSTNR./STED A/S BEDRIFTEN POSTBOKS 1 00000999 RENTEVIK									
MOTTAGERS NAVN,ADRESSE,POSTNR./STED HANS HANSEN POSTBOKS 100 0107 OSLO	BETALERS NAVN,ADRESSE,POSTNR./STED A/S BEDRIFTEN POSTBOKS 1 00000999 RENTEVIK										
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; padding: 5px;">TIL KONTONR.</th> <th style="text-align: left; padding: 5px;">BELØP</th> <th style="text-align: left; padding: 5px;">BLANKETTNR.</th> <th style="text-align: left; padding: 5px;">REV NR/ARKIVREF</th> <th style="text-align: left; padding: 5px;">ID - NR</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">1234 05 177164</td> <td style="text-align: right; padding: 5px;">995,00</td> <td style="padding: 5px;">8804992564</td> <td style="padding: 5px;">*90000000</td> <td style="padding: 5px;">088049925 64</td> </tr> </tbody> </table>	TIL KONTONR.	BELØP	BLANKETTNR.	REV NR/ARKIVREF	ID - NR	1234 05 177164	995,00	8804992564	*90000000	088049925 64	
TIL KONTONR.	BELØP	BLANKETTNR.	REV NR/ARKIVREF	ID - NR							
1234 05 177164	995,00	8804992564	*90000000	088049925 64							
NETS DATO : 28/08 1997											

LINJE 1 KOL 1	LINJE 1 KOL 2
---------------	---------------

DATO 28/08 1997	KRONER	995,00	BLNK.NR.
884992564			

1.9 Text on payer's statement

It is possible to add a text to payer's statement to identify the transaction/payee.

Set text: Payee may state a set text (max 30 positions) in the autogiro agreement that is added to the payer's statement. If this is not filled in, the name on the agreement will be used.

Variable text: Payee may state a variable text for used on payer's statement by filling in the field for external reference in the transaction record (max 25 characters). External reference will override set text.

1.10 Description of authorizations

An authorization from payer to payee is a prerequisite for autogiro. The authorization gives payee the right to charge their outstanding debt to a named account.

The payee may choose between the following authorizations:

1. The standard authorization states a maximum amount that the payee may charge payer for a certain period.
2. The simplified authorization has no set amount limit or time frame. This authorization requires that the payer shall receive a notification 8 workdays before the account is actually charged.
3. If you do not wish to use the standard authorization, contact the Nets Sales Support for a custom made authorization.

In addition, the authorization must contain payer's and payee's name, address and account numbers. Payer must sign the authorization.

If payer wishes to make/print their own authorizations, they must contain the same information as the standard authorization.

NB! The authorization layout must be approved by Nets Sales Support, e-mail: salgstotte@bbs.no

The form has fields for the following information:

Payee:

1. Name and address
2. Agreement-ID in Nets (must be added to authorization before sending to payer)
3. Account number
4. Check off "new/change"

Payer:

5. Name and address
6. Account number
7. Payer's reference number – Reference number in payee's system (up to 11 characters) Reference number can be for example customer number, that payee may use as payment reference instead of account number. If a reference number is used in the authorization, the same number must be stated in the file to Nets.

Advantages when using payer's reference number:

- Several authorizations may be registered to the same account number and the same agreement-ID.
- It may be easier to update your own customer records.

It could be an advantage to use the debit account as reference if you may convert to AvtaleGiro in the future.

8. Payer's signature
9. Modulus code - K1 for payer's reference number
10. Period code - K2 for set time period
11. Amount limit - K3 amount, divisible by 100 NOK
12. Authorization valid from date
13. Valid to date – use the "gyldig fra og med dato" and "gyldig til og med dato" on the authorization form, if you wish to limit the authorization to be valid only in a certain time period. If you wish to

extend the authorization, this must be done at least one week before "til dato".

1.10.1 The front page of the authorization form

FULLMAKT FOR AUTOGIRO BILAG FOR BETALINGSMOTTAKER LES INFORMASJON PÅ BLANKETTENS BAKSIDE				UNDERTEGNEDE GIR HERVED MINVÅR BANK FULLMAKT TIL Å BELASTE OPPGITT KONTO FOR TILGODEHAVENDE TIL NEVNTE BETALINGSMOTTAKER, MAKSIMUM-S- BELØP FOR PERIODEN KAN JUSTERES PGA PRISØKNING			
(4) <input type="checkbox"/> NY, GJELDER F.O.M(12)..... T.O.M. DATO(13)..... <input type="checkbox"/> ENDRINGEN GJELDER F.O.M DATO.....				(8) _____ BETALERS UNDERSKRIFT			
STED/DATO _____							
BETALERENS NAVN,ADRESSE,POSTNR./STED (5)				BETALINGSMOTTAKERENS NAVN,ADRESSE,POSTNR./STED (1)			
AVTALE-ID (2)							
H	K1 (9)	BETALERS REF NR (7)	BETALERENS BANKKONTO (6)	BETALINGSMOTTAKERS BANKKONTO (3)	K2 (10)	K3 (11)	
K1 = MODULUSKODE: 1 = MODULUS 10 2 = MODULUS 11 3 = NUMERISK KONTROLL		K2 = PERIODEKODE 1 = DAG 2 = UKE 3 = MÅNED		4 = KVARTAL 5 = HALVÅR 6 = ÅR		K3 = BELØPSGRENSE I HELE HUNDRE KRONER eks: 00001 = 100 kr. 00010 = 1000 kr.	

1.10.2 The back page of the authorization form

UTDRAG FRA AVTALE (REGLER) OM BRUK AV AUTOGIRO 1. FULLMAKTENS RAMME Betaler kan belastes for inntil avtalt beløp pr. periode. Betalingsmottaker må sørge for at betaler blir informert om hvilke beløp som blir belastet, og når belastningen finner sted. 2. TILBAKEFØRING Hvis det ikke er dekning for en belastning på betalerens bankkonto eller når betalerens bank av andre grunner ikke vil godta en belastning, kan betalerens bank, uten å angi grunn, kreve transaksjonen tilbakeført innen 5 bankdager etter at belastningen har funnet sted. 3. ENDRING/OPPSIGELSE AV FULLMAKT Betaler eller betalerens bank kan med øyeblikkelig virkning si opp fullmaktsforholdet. Betaler må henvende seg til sin bankforbindelse når fullmakten ønskes endret eller sagt opp.

Authorizations can be ordered from:

Boarding AS – telephone: (+47) 482 11 200

1.10.3 Authorization limits

The authorization limits are regulated by:

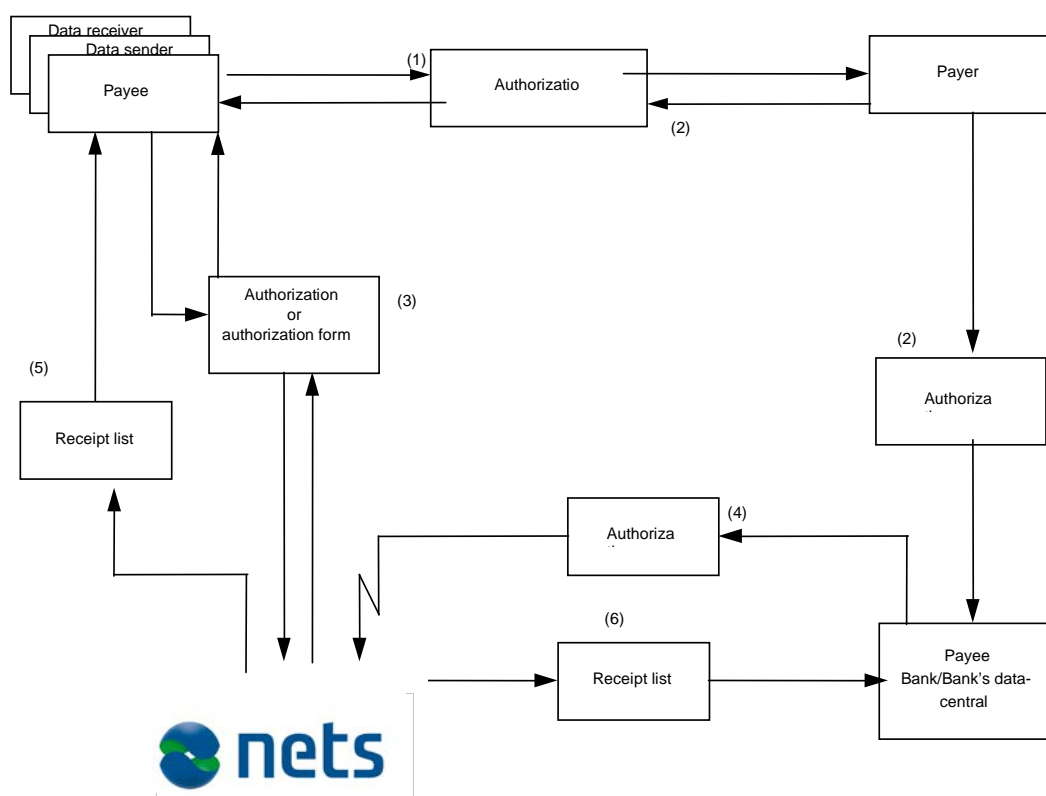
- A maximum amount to be charged within a certain period, stated as divisible by 100 NOK.
- There may be several payments in the time period as long as the amount limit is not exceeded.

Definitions for time periods:

1. Day = One (1) work day
2. Week = Monday through Friday
3. Month = The first through the last day of the month
4. Quarter =
 1. 01.01 - 31.03
 2. 01.04 - 30.06
 3. 01.07 - 30.09
 4. 01.10 - 31.12
5. 6 months =
 1. 01.01 - 30.06
 2. 01.07 - 31.12
6. Year = 01.01 - 31.12

Time periods follow the calendar year.

1.10.4 The authorization routines



An explanation of the authorization routines is on the following page.

1. Payee is responsible for sending filled in authorization form to payer.
2. Payer adds their account number, signs the form and sends the main section back to payee or their own bank. It must always be stated in a separate letter or in the authorization, where the main section of the authorization form shall be sent. Payer keeps the copy marked "Bilag for betaler", if any.
3. Payee registers and sends the necessary authorization data on file or by mail to Nets according to agreement.
4. The authorization data is registered with Nets, which sends a notification of authorization (L01121) to payee. The notification contains information of registered, changed and deleted authorizations. The information may also be sent on file, if so agreed.

If the authorization information is sent Nets in a file, the rejected authorizations will be specified on an error list of denied authorizations (L01105).

The authorization will not be used until 8 days after Nets registration date, to allow payer's bank to evaluate the authorization. Information about new, changed and deleted authorizations is distributed to the bank via update routines.

It is possible to pre-approve a mandate, but the payers bank must then approve the mandate. Payers bank must sign the mandate and send it to Nets for manual registration.

It is not possible to send pre- approved mandates on file to Nets.

If requested, Nets can make an updated list of payee's registered authorizations with Nets.

Every time there is a new authorization or changes made to an existing authorization, information is sent via the updating routines to payer's bank / bank's data central. Payee receives an updated summary of each payer's authorizations.

1.10.5 Notification of new authorization

When a new authorization is registered to payer's account, payer's bank or Nets, will send a notification to account holder that an authorization is registered to his/her account. If this notification is sent by Nets, the name and address stated by payer's bank will be used. This is done to make sure the correct person receives the notification of new authorization.

1.10.6 Termination of authorization

If payee wishes to terminate an authorization, they must send a notification to Nets. Notification of termination should be sent as other authorization data.

If payer wishes to terminate an authorization, they must contact payee or their own bank. Payer's bank may, according to their own evaluation or when being approached by payer, cancel or block the authorization.

The form: Nets Bl. 55079 "Termination of autogiro authorization" must be filled in. (Ref. Fig 1.) The bank may also register terminations via BOLT (Nets online), but they still have to send a notification to payer.

The bank may also send an e-mail to avtaleregistrering@bbs.no

Payments attached to this authorization will not be executed after termination has been registered with Nets.

The authorization is terminated when payee has received "Notification of authorization" (list L01121) where the termination will appear.

OPPSIGELSE AV AUTOGIRO - FULLMAKT

Fra reg.nr.

ORIGINAL AV BLANKETTEN SENDES BBS

☐ OPPSIGELSE AV FULLMAKT F. O.M. DATO

☐ MIDLERTIDIG SPERRE AV FULLMAKT
F. O.M. DATO..... T. O.M. DATO

SE LISTE 01112 "VARSEL OM FULLMAKTSFORHOLD AUTOGIRO" ELLER LISTE 01/31 "SPESIFIKASJON AV AUTOGIROTRANSFER" FOR OPPLYSNINGER TIL UTFYLING AV BLANKETTEN.

BETALERENS NAVN, ADRESSE, POSTNR./STED

BETALINGSMOTTAKERENS NAVN, ADRESSE, POSTNR./STED

BANKENS UNDERSKRIFT

TK 3

BETALERENS REF. NR	BETALERENS BANKKONTO	BETALINGSMOTTAKERS BANKKONTO	BETALINGSMOTTAKERS AVTALE-ID

Fig 1

The form consists of 4 copies:

- The original is sent to Nets v/Avtaleregistrering
- Copy 1 is sent to payer.
- Copy 2 is sent to payee as a warning
- Copy 3 is kept by the bank.

1.10.7 Alteration of authorization

Altering an authorization is basically the same as making a new one. The same routines therefore apply, and you must receive a new authorization from payer.

Payee may however, increase the amount limit because of inflation without signing a new authorization. The original authorization must contain information about this, and Nets must have this on file.

Nets may also take on the task of raising the authorization amount limit in procent/procently. All authorizations registered under the same agreement-ID will then be raised. The raise may not exceed 5 %.

When altering the authorization use the form: "Authorization for autogiro" (Nets BL. 92014H). Check off the changes on the forms left side. The following fields may be altered:

- Amount limit
- Period code
- Payer's name, address, postal code/area
- Valid from date
- Valid to date

Send termination/alteration of authorization to Avtaleregistrering by e-mail: avtaleregistrering@bbs.no

1.11 Corrections/deletions

Corrections/deletions may be done to single transactions, that is; pending transactions that have not yet been settled.

All payment transactions that have not been settled may be altered. There is a separate form for correction of single transactions.

NB! It is not possible to alter or delete transactions that are being repeated.

Below is an example of a correction form.

Korreksjonsskjema for autogiro

Opplysninger om betalingsmottaker				Hvis flere sider, oppgi nedenfor	
Navn:				Side	av
Adresse 1:		e-post:			
Adresse 2:					
Kontaktperson:				Tlf:	
Korreksjoner er gitt over telefon		Oppdraget er sendt BBS		Oppdraget vil bli sendt BBS	
Dato:		Dato:		Dato:	
Avtale-id / Avtalenr.		Oppdragskonto(mottakers konto)		Oppdragsnr.(7 pos) Oppgis hvis oppdragsnr. er kjent	
Totalsum for oppdraget:		Kr.	Øre	Andre opplysninger?	

Opplysninger om transaksjoner som skal korrigeres				* husk å fylle ut øre feltet	
Forfalls- dato:	D	D	M M Å Å	Oppgitt beløp	Betalers ref.nr./kto.nr.
				Kr.	Øre
NY Forf. dato:	D	D	M M Å Å	Nytt beløp	<input type="checkbox"/> Transaksjonen skal slettes
				Kr.	Øre
Andre endringer	Oppgi feltnavn og ny verdi:				
Forfalls- dato:	D	D	M M Å Å	Oppgitt beløp	Betalers ref.nr./kto.nr.
				Kr.	Øre
NY Forf. dato:	D	D	M M Å Å	Nytt beløp	<input type="checkbox"/> Transaksjonen skal slettes
				Kr.	Øre
Andre endringer	Oppgi feltnavn og ny verdi:				
Forfalls- dato:	D	D	M M Å Å	Oppgitt beløp	Betalers ref.nr./kto.nr.
				Kr.	Øre
NY Forf. dato:	D	D	M M Å Å	Nytt beløp	<input type="checkbox"/> Transaksjonen skal slettes
				Kr.	Øre
Andre endringer	Oppgi feltnavn og ny verdi:				
Forfalls- dato:	D	D	M M Å Å	Oppgitt beløp	Betalers ref.nr./kto.nr.
				Kr.	Øre
NY Forf. dato:	D	D	M M Å Å	Nytt beløp	<input type="checkbox"/> Transaksjonen skal slettes
				Kr.	Øre
Andre endringer	Oppgi feltnavn og ny verdi:				
Forfalls- dato:	D	D	M M Å Å	Oppgitt beløp	Betalers ref.nr./kto.nr.
				Kr.	Øre
NY Forf. dato:	D	D	M M Å Å	Nytt beløp	<input type="checkbox"/> Transaksjonen skal slettes
				Kr.	Øre
Andre endringer	Oppgi feltnavn og ny verdi:				

Opplysninger til kunden	
NB! <ul style="list-style-type: none"> Ved oppringte korreksjoner skal vi ha skriftlig bekreftelse. Det er ikke mulig å registrere nytt beløp større enn oppgitt beløp. Husk å ta kopi av blanketten (blanketten beholdes av betalingsmottaker). 	<ul style="list-style-type: none"> Korreksjonsskjema sendes inn til BBS, enten per TELEFAX nr. 22 21 05 61/21 40 77 eller e-post: autorisering@bbs.no Nye korreksjonsskjemaer kan bestilles på telefon: 0 89 89 eller regningsbetaling@bbs.no

Sted/dato: _____ Sign: _____

Postadresse: 0045 Oslo	Kontor og leveringsadresse: Haavard Martinsens vei 54, Rommen, Oslo 9	Telefon: 22 89 89 89	Telefax: 22 21 40 77 eller 22 21 05 61
---------------------------	--	-------------------------	---

Explanation of the correction form:

The following alterations may be made to a single transaction:

- Reduce the amount
- Delete the transaction
- Change the internal reference
- Change the external reference
- Change due date (only postpone)

Send the correction form to:

Nets
Autoriseringsgruppen
0045 OSLO

The correction form must be received by Nets no later than 08:00 am on due date.

The form may also be sent by e-mail to: autorisering@bbs.no, via fax 22 21 05 61 or 22 21 40 77

An assignment that is not settled may be blocked, altered or deleted. To alter or delete an assignment, the customer must contact Nets v/Autoriseringsgruppen by telephone 22 89 85 65, fax 22 21 40 77/22 21 05 61 or e-mail: autorisering@bbs.no

1.12 Settlement

The transactions are settled in Nets on the set due date. Usually the payer will be charged on due date and payee will be credited the same day.

Without valid authorization for due date the transaction will be denied. Denied transactions are documented in the receipt list for settled payments. It is also possible to receive an overview of denied transactions upon settlement, if desired.

See also system specification for technical description.

Electronic delivery of denied transactions can be specified in the agreement between payee and bank, which is sent to Nets.

If set due date is not a work day, the transactions will be settled on the following work day.

NB! Please note that the transactions can be moved to a new period according to the authorization. (ref. 1.10.3)
Data must be received by Nets no later than 10:45 am on due date.

Transactions with previous due dates, will be settled when received by Nets. The transaction will not be dated back.

NB! All transactions will be checked to ensure coverage on due date or the first workday after due date if this should fall on a Saturday, Sunday or Holiday.

Transactions can be sent with due date 12 months ahead in time. An established authorization can undergo changes within that time frame. Transactions are therefore always checked for valid authorization on the due date.

1.13 Return of single transactions

Coverage control for autogiro payments was introduced for all banks on August 17, 1992. This practice was started to reduce the amount of return payments due to lack of funds.

Nets therefore requests that the banks do not return autogiro payments when the account has successfully been checked to ensure coverage or when the amount is lower than the amount limit set by the bank.

The rules for return payments have not been changed.

The bank's right to return single payments is still valid.

Single transactions must be returned no later than 5 working days after payment has been charged to the account.

The return (charge of payee's account) will not occur later than 10 workdays after the account has been debited.

When returning payments, payer's bank must use the form: "Return of autogiro payment" (Nets BL 53216A). A copy of the form will be sent to payee for information.

The return payment is not considered completed until you receive the stamped original from Nets.

Fra reg.nr. <input type="text"/>		TILBAKEFØRSEL AV AUTOGIRO	
ORIGINAL AV BLANKETTEN SENDES BBS		BBS-DATO (dd/mm/åå)	
		BETALERS REF. NR.	
		TJENESTEKODE	
		AVTALE ID	
		OPDRAGSNR	
		TRANSAKSJONSNR.	
		TRANSAKSJONSTYPE	
		BETALER (NAVN, ADRESSE)	
Dato Bankens underskrift BETALINGSMOTTAKER (SE FULLMAKTSBLANKETT)			
SE LISTE 01731 - "SPESIFIKASJON AV AUTOGIROTRANSER" FOR OPPLYSNINGER TIL UTFYLING AV BLANKETTEN. NB! DERSOM FULLMAKTSFORHOLDET SKAL OPPHØRE MÅ BBS Bl. 55079 BENYTTES.			
REVERSERINGSPOPDRAGS-ID: (Fylles ut av BBS)			
BETALINGSMOTTAKERS KONTONUMMER	KRØNER	ØRE	BETALERS KONTONUMMER
			9090500743

Fig 2

The form consists of 4 parts:

- The original form is sent Nets for handling
- Copy 1 is sent to payer
- Copy 2 is sent to payee (warning)
- Copy 3 is kept by the bank

1.13.1 Extended options for return payments

If payee cannot provide a valid authorization upon request, payer/payer's bank may demand the payment returned after the 5 day time limit.

According to the financial agreement law (finansavtaleloven) paragraph 33, payer does not have lawful right to demand amount paid back since Autogiro applies only to businesses.

Return of the entire settled assignment:

As an exception the whole settled assignment may be returned. In these cases, payee must contact their bank and the bank will give Nets the authorization to return the assignment/payments.

1.14 Data from Nets

Nets offers to send the following data electronically:

- Approved settled transaction for automatic update of ledger.
- Denied transactions containing error codes that state the reason for denial.
Payee may decide on an automatic routine based on these error codes.
- Authorization data for automatic update of payee's authorization register.

Payee may choose:

Alt. 1 – New, changed or deleted authorizations

Alt. 2 – All authorizations registered under an agreement-ID.

Both alternatives may be used simultaneously. For example; a payee may choose to receive new, changed and deleted authorizations daily (Alt. 1) and also pull all registered authorizations for updating their own records (Alt. 2).

Alt. 2 must be ordered from Nets v/ Customer service.

Nets keeps a backup of the data for 30 work days.

Record layout of data from Nets is described in the system specifications.

1.15 Getting started

Before you start using autogiro, Nets must perform a production test and approve it. If payee is using an accounting agency that has tested and been approved for this service, a new test is not necessary. The agreement and authorizations must be registered with Nets before getting started.

Customizing

Payee/accounting agencies with their own accounting systems may choose to customize autogiro or contact a software supplier that offers this service. The functionality of the customized soft ware should be checked.

1.15.1 Test

Below you will find a description of how Nets performs the tests. If there are any questions, please contact Customer testing; e-mail: testgruppen@bbs.no or Customer service; e-mail: regningsbetaling@bbs.no

1. The agreement is sent Nets.
2. The agreement is registered when the test is approved by Nets.
3. The Nets test group will determine how the file will be sent.
4. File with payment test and authorizations should be sent Nets at the same time.
All types of transactions must be tested.
5. If the authorization must be registered manually at Nets, at least one copy must be sent with the test.
6. If the debit reference number will be used in the transaction (payment), this must be filled in on the authorization form. The content of the authorization must always be approved by Nets before distribution.
7. Test file from Nets is delivered according to agreement.
8. After the test, Nets will contact the customer with the results of the test and if necessary make arrangements for a new test. When the test is approved, the agreement will be registered.

The customer and the bank will receive an e-mail to confirm the registration of the agreement.

1.16 Useful information before getting started

Nets sends a correction form to the customer when getting started.

Correction form and delivery note may be ordered from Nets v/ Customer service call 08989 or

e-mail: regningsbetaling@bbs.no

1.16.1 Ordering authorization forms

Nets BL. 920114H Authorization for autogiro

Nets BL. 55079 Termination of autogiro authorization

These forms may be ordered directly from:

Boarding AS - telephone 482 11 200

1.16.2 Example of receipt lists

Autogiro will produce the following lists:

L00200 Receipt list for sent files.

This receipt will be made when the sent file is not BBS format, is empty or has an invalid data sender. The receipt will be uploaded to the e-net immediately.

L 00226 Receipt for registered files.

Documents all approved and denied files. This receipt will be uploaded to the e-net as soon as the files have been sent Nets. Data sender may download the receipt to check if files are approved or denied. The receipt may also be sent by e-mail to data sender or the customer.

The following lists will be sent registered list receivers. The lists can be sent by e-mail or post according to agreement.

L 00202 Receipt list for registered assignments.

Documents all approved and denied assignments registered with Nets.

L 01102 Receipt for settled autogiro assignments.

Documents all settled, credited assignments and specifications for denied transactions, repeat transactions and denied transactions by Nets date.

L 01103 Receipt for autogiro corrections.

Documents correction of transactions, subsidiary transactions and pending transactions.

L 01105 Error list of denied authorizations.

Documents authorizations that have been denied during NETS' registration.

L 01121 Notification of authorization

Documents new, changed or deleted authorizations.

The autogiro routine will produce the following information to payer:

L 08700 Notification of new authorization to payer.
When a new authorization is made or changes made to an existing authorization, payer will receive information about this.

L00200 - Receipt list for denied files.

•

200-KVITTERINGSLISTE AVVISTE FORSENDELSSESFILER

1)Dataavsender	012345
2)Innlesningdato	20090428
3)Status etter innlesing	AVVIST

4)Feilmeldinger

Tom forsendelsesfil:

1. File-/data sender
2. Nets' registering date
3. Status DENIED
4. Error

L 00226 - RECEIPT LIST FOR REGISTERED FILES

L226-KVITTERINGSLISTE INNLESTE FORSENDELSER

1)Dataavsender	012345	
Navn	Datsentralen	
Adresse		
Poststed	0007 OSLO	
2)Dataavsender oppgitt i forsendelse	00987654	
Navn	AS Bedriften	
Adresse		
Poststed	3211 SANDEFJORD	
3)Forsendelsesnummer	2804076	
Innlesningdato	5) 28.04.2009	
4)Status etter innlesing	GODKJENT	
	Antall transaksjoner	Beløp
Oppgitt	3019	6)11482612.77

Innlest	3019	11482612.77
Differanse	0	0.00

Direkte remitteringsoppdrag:

Antall oppdrag registrert	0
Antall oppdrag sendt til behandling	0
Antall oppdrag avvist	0

7)AvtaleGiro:

Antall oppdrag registrert	0
Antall oppdrag sendt til behandling	0
Antall oppdrag avvist	0

Autogiro:

Antall oppdrag registrert	2
Antall oppdrag sendt til behandling	1
Antall oppdrag avvist	1

Verdipapirhandel:

Antall oppdrag registrert	0
Antall oppdrag sendt til behandling	0
Antall oppdrag avvist	0

Andre oppdrag:

Antall oppdrag avvist	0
-----------------------	---

8)Feilmeldinger

Distribusjonsavtale for autogiro oppdrag med avtaleid 123456789 mangler: Oppdrag 2804005

Nets will check the files during registration. If there are errors/missing information in a file, the whole file may be denied. One or more transactions in a file may also be denied.

In the example above, the transaction account is sent from a different distributor than registered in the agreement.

The number of transactions received are not checked in full and may therefore be denied when all the content is validated. Denied transactions are documented on receipt list L00202.

The data sender/customer that receives this receipt after the file has been sent, must check if the transmission is approved or denied. If the transmission is denied, the cause must be determined before resending the file. For further clarification, contact the authorization group by e-mail:

autorisering@bbs.no or telephone 22 89 85 65

- | | | | |
|----|-------------------------------------|----|--|
| 1. | File/data sender | 6. | Total amount that is approved/denied, or surplus |
| 2. | Data sender stated by the 10 record | 7. | Service and amount of transactions in the file. |
| 3. | File number stated by data sender. | 8. | Errors if any |
| 4. | Approved or denied status | | |
| 5. | –Registered NETS date. | | |

L 00202 – RECEIPT FOR DEINED ASSIGNMENTS/TRANSACTIONS FROM CUSTOMER TRANSMISSION

BANKENES BETALINGSSENTRAL A/S		KVITTERINGSLISTE FOR AVVISTE OPPDRAG/TRANSAKSJONER		1) NETS-DATO:	
		FRA KUNDEFOESENDELSE		200897	
2) KUNDEID : 9088888888 NAVN : A/S BEDRIFTEN					
8					
3) AVTALEID : 001099999		NAVN : A/S BEDRIFTEN		4) OPPDRAGSKONTO : 9999.12.34567	
DATA-AVSENDER : 0000099		FORSENDELSES NR:		11601303	
NR		9			
5) OPPDRAGSNR : 1601333 6) OPPDRAGSTYPE : AUTOGIRO					
:					
7) STATUS ETTER INNLESNING		: G O D K J E N T		BESKRIVELSE VED : OK	
				AUTORISASJON	
8) FEILLISTE FRA INNLESNINGSKONTROLLEN					
9) AVVIST NY0102300000002121210 27400900000000000002600 000000 UGYLDIG FORFALLS-DATO					
LISTENR L00202 MOTTAKER 0000099 A/S BEDRIFTEN					
:		:		9	
UTSKRIFTS-		200897 133		SIDENR : 1	
TID :		5			

Fig. 4
Description of this list is found on the following page.

Fig 4

Nets checks the assignments during registration. If any errors/mistakes are discovered in one or more assignments in the transmission, the assignments will be completely or temporarily denied. Nets will determine further handling of temporarily denied assignments and contact data sender/agreement customer, if necessary. If one or more assignments are completely denied, Nets will contact data sender/agreement customer for new data. Assignments that are correct will not be reported in the L00202.

Beskrivelse

- | | |
|--|---|
| <ol style="list-style-type: none"> 1. Nets-date for registering the assignments. • 2. Customer-ID/ Org.no.
- Unique identification of the customer. • 3. Agreement-ID
- Unique term that identifies of the agreement. • 4. Assignment account. The bank account in the agreement, that is; the credit account . • 5. Assignment number. Unique identification of the assignment, stated by data sender. • 6. If the assignment type shows the text "AutoGiro", the receipt list contains transactions. If it shows the text "Fullmakt", the receipt list contains registered authorizations. • | <ol style="list-style-type: none"> 7. Assignments with approved status are registered in Nets and the data is approved according to the input data check on the assignment stage. Assignments with status denied, are incorrect according to the input data check. Any errors will be specified on the same list. • 8. Specification of transactions with errors • 9. Listing the transactions. <p>NB! Transactions that appear with INFO have not been denied, but are only for information.
Transactions that have been denied will appear with DENIED and the transaction will be listed with reason for denial.</p> • |
|--|---|

L 01102 - RECEIPT FOR SETTLED AUTOGIRO ASSIGNMENTS (List 1)

BANKENES BETALINGSSENTRAL		KVITTERING AVREGNEDE OPPDRAG		AUTOGIRO	1) NETS-DATO: 04.09.97
KUNDE-ID	: 90888888888	NAVN:	A/S BEDRIFTEN		
AVTALE-ID	: 001099999	NAVN:	A/S BEDRIFTEN		
			OPPDRAGSKONT	: 9999.12.34567	
			O		
			ANTALL:	BELØP:	REF. TIL KONTOUTSKRIFT:
OPPDRAGSNUMMER:	160133	FORFALLSDATO:	03.09.97	4	57.000,00
	3				
-----TRANSAKSJONER TIL REPETERING-----					
2) TRANS NR.	3) DEBREFNR/KTO.NR 4) KORTNAVN	5) BELØP	6) EGENREF./NAVN 7) FREMMEDREF./IDNR.	8) STATUS	
0000032	1282 SKORINGEN	7.000,00	Betalt A/S BEDRIFTEN	SENDT TIL REPETERING	
ANTALL TRANSER TIL REPETERING :			1		
SUM BELØP TIL REPETERING :			7.000,00		
10) TOTALSUM GODSKREVET DELOPPDRAG :			50.000,00		
			00101455711		
11) TOTALSUM GODSKREVET OPPDRAG :			50.000,00		
TOTALSUM GODSKREVET OPPDRAGSKONTO :			50.000,00		
ANTALL BET. PÅMINNELSER STD GIRO :			0		
TOTALSUM BET.PÅMINNELSER STD GIRO :			0,00		
ANTALL BET. PÅMINNELSER OCR GIRO :			0		
TOTALSUM BET.PÅMINNELSER OCR GIRO :			0,00		
-----ANTALLSOPPGAVE-----					
TRANSAKSJONSTYPE				ANTALL	
12 BELASTN. U/MELDING				4	
)					
BELASTN. M/MELDING				0	
BELASTN. M/VARSEL				0	
BELASTN. M/VARSEL OG MELDING				0	
LISTENR: L0110		MOTTAKER: 00000999 A/S BEDRIFTEN		UTSKRIFTS- TID:	04.09.97
2				SIDENR.: 1	

Fig. 5

Description of this list is on the following page.

Nets will check the transactions with the authorization register and send them to be checked to ensure coverage on due date.

Transactions that are denied during the authorization routine and coverage control, will be specified on this list.

If the payee uses the repeat routine, all transactions that are denied in payer's bank will be specified on this list.

Transactions that are denied or settled after being repeated will be specified on this list.

An example of this on the following page.

Description of Fig. 5	
1.	Nets date for settlement of transactions.
2.	Consecutive numbering of transactions in an assignment. Stated by data sender.
3.	Identification of payer stated in the transaction must be identical to the one stated in the authorization.
4.	Abbreviated name of payer.
5.	The amount of single transactions denied during authorization check or transactions sent for repeat.
6.	Payee's identification of transaction/payer. Internal reference is optional.
7.	Payer's identification of transaction/payee. External reference optional.
8.	Specification of reason for denial in authorization list.
9.	This item is specified in the list on the following page and is explained below.
10.	The total of all the transactions with the same due date, denied transactions are deducted. This amount will be credited the account and will show up with reference to the statement.
11.	The total of all subsidiary assignments from the same assignment that is settled on Nets date. This field will only deviate from field 10 if due date is set back in time.
12.	Amount of settled transactions divided between the 4 different ways of handling.

L01102 – Receipt list of settled assignments (List 1)

BANKENES BETALINGSSSENTRAL		KVITTERING AVREGNEDE OPPDRA		AUTOGIRO		NETS-DATO: 05.09.97	
KUNDE-ID	: 90888888888	NAVN:	A/S BEDRIFTEN				
AVTALE-ID	: 001099999	NAVN:	A/S BEDRIFTEN		OPPDRA	: 9999.12.34567	
				ANTALL:	BELØP:	REF. TIL KONTOUTSKRIFT:	
OPPDRA	NUMMER: 160133	FORFALLSDATO	03.09.97	4	57.000,00		
	3	:					
-----AVVISTE TRANSAKSJONER-----							
TRANS NR.	DEBREFNR/KTO.NR KORTNAVN		BELØP	EGENREF./NAVN FREMME		STATUS	
0000032	1282 A/S BEDRIFTEN		7.000,00	REF./IDN R.		AVVIST ETTER REPETERING	
9) ANTALL AVVISTE TRANSAKSJONER						1	
SUM AVVISTE TRANSAKSJONER						7.000,00	
TOTALSUM GODSKREVET DELOPPDRA			:	0,00			
TOTALSUM GODSKREVET OPPDRA			:	0,00			
TOTALSUM GODSKREVET OPPDRA			:	0,00			
TOTALSUM GODSKREVET OPPDRA			:	0,00			
ANTALL BET. PÅMINNELSER STD GIRO			:	0			
TOTALSUM BET.PÅMINNELSER STD GIRO			:	0,00			
ANTALL BET. PÅMINNELSER OCR GIRO			:	0			
TOTALSUM BET.PÅMINNELSER OCR GIRO			:	0,00			
-----ANTALLSOPPGAVE-----							
			TRANSAKSJONSTYPE	ANTALL			
			BELASTN. U/MELDING	0			
			BELASTN. M/MELDING	0			
			BELASTN. M/VARSEL	0			
			BELASTN. M/VARSEL OG MELDING	0			
LISTENR:	L0110	MOTTAKER:	000009	A/S BEDRIFTEN	UTSKRIFTS- TID:	05.09.97 12:33 pm	SIDENR.: 1
	2		99				

Fig. 6

Explanation of item 9:

The total amount of denied transactions per subsidiary assignment. May also be the total of transactions denied or settled after repeat routine.

L01103 – RECEIPT OF CORRECTIONS

BANKENES BETALINGSSENTRAL		KVITTERING FOR UTFØRTE KORREKSJONER		AUTOGIR O	1) NETS-DATO: 020997
KUNDE-ID : 90888888888	NAVN: A/S BEDRIFTEN				
AVTALE-ID : 001099999	NAVN: A/S BEDRIFTEN			OPPDRAKSKONT O	: 9999.12.34567
ENDRING PÅ BELØPSTRANS:					
4) OPPDRAGS-NR	5) FORFALLSDATO	6) DEB.REFNR	7) TRANS .NR	8) BELØP	
2) GML: 3) 1601334	10.09.97	103669 MELDING	0000041 SLETTET	407,40	
LISTENR: L0110 3	MOTTAKER: 000009 99	A/S BEDRIFTEN	UTSKRIFTS-TID:	02.09.97	SIDENR.: 1

Fig. 7

Payee may correct/delete non settled pending transactions. An assignment that has not been settled may be changed or deleted. Corrections must be specified on the list.

Description

- 1. Nets date for executing corrections.
- 2. Changes in single transactions. Specify original (gml) and changed (ny) data.
- 3. Unique numbering of an assignment per agreement-ID.
- 4. Unique numbering of assignment per agreement-ID.
- 5. Date payer is charged.
- 6. Payee's identification of payer according to the authorization. If no such id exists, payer's account no. will appear.
- 7. Consecutive numbering of the transactions in an assignment.
- 8. Amount of single transaction.
-
-

Changes during the assignment stage will appear with the following status codes:

00 = approved

05 = blocked

06 = deleted

Changes to single transactions concerning due date and amount will also show up on list L01103.

L 01105 – ERROR LIST WITH DENIED AUTHORIZATIONS

BANKENES BETALINGSSENTRAL			FEILLISTE FOR AVVISTE FULLMAKTER			AUTOGIR O	1) NETS-DATO: 30.08.97		
KUNDE-ID	: 90888888888	NAVN:	A/S BEDRIFTEN						
AVTALE-ID	: 001099999	NAVN:	A/S BEDRIFTEN					OPPDRAKSKONT O	9999.12.3456 7
2) DEB.REFNR.	3) DEBETKTO	4) FMAKT TYPE	5) BELØPSGRENSE	6) PERIODE	7) MOD.	8) NAVN	9) MELDING		
					KODE				
2301	9999.12.3456 7	S	1.500,00		3		FMAKT FINNES IKKE		
2423	9999.12.3456 7	S	1.000,00	MNDLIG	3	Petter Smart	FMAKT FINNES IKKE		
2329	9999.12.3456 7	S	1.000,00		3		FMAKT FINNES IKKE		
2563	9999.12..345 67	S	1.000,00		3		FMAKT FINNES IKKE		
2641	9999.12.3456 7	S	1.500,00	MNDLIG	3	Jan Luring	EKSISTERER ALLEREDE		
2976	9999.12.3456 7	S	1.500,00	MNDLIG	3	Pål Sine Høner	EKSISTERER ALLEREDE		
3057	9999.12.3456 7	S	1.500,00		3		TIL-DATO PASSERT		
3058	9999.12.3456 7	S	1.500,00	MNDLIG	3	Nina Glup	EKSISTERER ALLEREDE		
LISTENR:	L01105	MOTTAKER:	0000099 9	A/S BEDRIFTEN		UTSKRIFTS- TID:	30.08.97	SIDENR.: 1	

Fig 8

If payee sends authorizations electronically, Nets will check registered authorizations with already existing authorizations in the authorization register in Nets.

Description

- 1. Nets date for registering authorizations.
 - 2. Payee's identification of payer according to the authorization. This field is optional.
 - 3. Payer's account number according to the authorization.
 - 4. Code for how Nets handles the authorization.
 - S = standard authorization
 - 5. Maximum amount that may be charged within a set time period.
 - 6. Periodic code that indicates the time period the maximum
 - 7. Modulus code for figuring out control numbers for deb.ref.nr. (payer's ref.no).
 - 8. Name of payer.
 - 9. Specification of reason for denied authorization.
- Description of possible errors:**
- 1. ALREADY EXISTS.
The authorization is already registered in Nets.
Action: Payee should check that the correct type of registration is stated in the authorization data; new, change or delete.
 - 2. TO DATE HAS PASSED
Attempted to change an authorization that has been deleted.

- amount applies.

Action: Payee checks list L01121
"Notification of authorization".

-
- 3. AUTHORIZATION DOES NOT EXSIST
The authorization is not registered.

L 01121 - NOTIFICATION OF AUTHORIZATION

BANKENES BETALINGSSENTRAL			VARSEL OM FULLMAKTSFORHOLD - AUTOGIRO				1) NETS-DATO: 30.08.97		
KUNDE-ID	908888888	88	NAVN: A/S BEDRIFTEN						
AVTALE-ID	0010999	99	NAVN: A/S BEDRIFTEN		OPPDR.KTO.: 9999.12.34567				
3) DEBET-REFNR.	8) DEBITORS NAVN	7) GJELDER		6) SPERRET		4) BELØPSGRENSE	5) PERIODITET	9) FH GKJ.	10) ARKIV REF
2) DEBET KONTNR		Fom dato	tom dato	Fom dato	tom dato				
NYE FULLMAKTER:									
19972410004									
9999.00.1234	SMART KJELL	11.09.97	00.00.00			9.000,00	ÅRLIG		*90000000
5			0						
ENDREDE FULLMAKTER:									
19960170036									
9999.00.1234	LUR KARI	02.09.97	00.00.00			36.000,00	ÅRLIG		*90000000
5			0						
19971850007									
9999.00.1234	BJØRK S.C.	02.09.97	00.00.00			3.000,00	ÅRLIG		*90000000
5			0						
SLETTEDE FULLMAKTER									
19971250021									
9999.00.1234	HER MARIANNE	20.05.97	01.09.97			12.000,00			*90000000
5			7						
19971250021									
9999.00.1234	BALTER GEIR	15.08.97	01.09.97			12.000,00			*90000000
5			7						
LISTENR.	L01121	MOTTAKER:	000009	A/S BEDRIFTEN	UTSKRIFTSTID:	14:00	SIDENR.:	1	
:			99		300897				

Fig 9

This list documents the authorization status.

Description

-
- 1. Nets date for registering, changing or deleting.
-
- 2. Payer's account number.
-
- 3. Payee's identification of payer according to authorization. Unless deb.refnr. is used, payer's account number will appear.
-
- 4. Maximum charge amount within stated period.
-
- 5. By using the fields "gyldig fra og med" (valid from) and "gyldig til og med" (valid to) in the authorization form, the authorization will be valid for a limited period.
-
- 6. For a certain period, payer's bank may block the authorization from charging.
-
- 7. Time frame the amount limit applies to.
-
- 8. Payer's name as stated in the authorization.
-
- 9. FH. GKJ: Authorization preapproved by bank.
-
- 10. Archive ref. indicates who registered the authorization.
 - * 900000000 Payee via an electronic file
 - * 90003001 - Nets Underlined numbers are Day no. + the next 3 numbers are serial numbers.
 - 9299STI - Bank via BOLT Underlined numbers are Regno. + Payer with 3 letters.
 - *90666666 Reg. in Nets with additional agreement.
 - *7001 Batch = via up dating.

L 08700 AUTOGIRO NOTIFICATION OF NEW AUTHORIZATION

**BANKENES BETALINGSSENTRAL A/S AUTOGIRO - MELDING OM NY FULLMAKT
OPPGJØRSDATO:030907**

Bankkonto: 9999 12 34567
AS BANKEN
FILIAL EGERTORGET
PB 2007 SENTRUM
0107 OSLO

BEDRIFTEN & CO. AS
SKIPPERGATEN 07
2007 OSLO

Ny(e) fullmakt(er)
Til ovennevnte bankkonto er det registrert følgende ny(e) Autogiro-fullmakt(er) med gyldighet fra og med: 31.08.2007
Fullmakten(e) gjelder
er registrert
betaling(er) til:
navn og adresse :
BUTIKKEN AS
BUTIKKEN AS

Fullmakten(e)

med følgende

BEDRIFTEN & CO AS
SKIPPERGT 07
2007 Oslo



(Se fullmaktsnr. 1 nedenfor)

Ytterligere opplysninger om ny(e) fullmakt(er) fremgår av den komplette fullmaktsoversikten nedenfor.

Ajourført fullmaktsoversikt

Følgende Autogiro-fullmakt(er) er knyttet til ovennevnte bankkonto :

Fullmakts- Fullmakten(e) gjelder

nummer : betaling(er) til :

1 BUTIKKEN AS

BUTIKKEN AS

Deres referanse

hos mottaker :

99991234567

Maksimalt

trekkbeløp :

50.000,00

daglig

Ved eventuelle uoverenstemmelser, vennligst kontakt Deres bankforbindelse.

LISTENR: L8700 MOTTAKER: BEDRIFTEN & CO. AS

SIDENR: 1

Recommended use of receipt lists:

We recommend that the following items are checked when receiving receipt lists:

L00200 – The receipt for registered files, names the reason why the file has been denied.

Invalid file/data sender

The file is not BBS format.

The file is empty.

L00226 – The receipt list for registered files shows status OK or denied.

Check status after registering.

File and approved amount are according to sent data.

All assignments in the file have been sent to handling.

Questions about mailings may be directed to Nets v/Authorization group e-mail: autorisering@bbs.no or call 22 89 85 65

L00202 – Receipt for denied assignments/transactions from customer assignment

This receipt list will ONLY be generated if there are deviations. The receipt documents denied assignments and transactions. The receipt will also report any altered transactions or other information about errors that have not lead to denial.

Status after registration must be checked by the customer, who must take measures to resend the transaction.

- L01102 - Receipt for settled autogiro assignments

This list must be checked thoroughly. It gives the actual amount that is credited the account. It lists the number of transactions that have been denied. Denied transactions are specified individually with error messages. It also shows transactions for repeat and which ones have been denied after repeat.

Payee must consider the error messages and decide what actions to take to collect payments.

1.16.3 Description of possible error messages

1.16.3.1 Authorization amount exceeded

The amount limit for the period stated in the authorization has been exceeded. The transaction's amount is greater than the amount limit in the authorization, or the total exceeds the total amount for the period.

Action: The authorization amount limit must be raised by changing the amount in the authorization (must be signed by payer) sent Nets. The amount to charge may be returned to Nets when the change has been registered (after 8 day blocking). Payer may collect the payment by other means.

1.16.3.2 Authorization does not exist

The authorization is not registered with Nets, or was deleted over a month ago. The transaction deviates from the information stated in the authorization.

Action: Send the authorization to Nets for registration. The payment may be resent to Nets after the authorization is registered (8 day blocking). Payee must check that debit account, payer's reference no. (deb. refnr.) and assignment account for each single transaction are identical with the information in the authorization. Payer may choose to collect the payment by other means.

1.16.3.3 Authorization terminated

The authorization has been deleted by payee or payer's bank less than a month ago.

Action: Payee must collect the payment by other means.

1.16.3.4 Authorization not active

The authorization is registered in Nets, but is not chargeable. The 8 day blocking period is not over, or from date stated in the authorization is in the future.

Action: Payee must check when the authorization is valid on the "Notification of authorization" form (L001121). The transaction may be resent Nets or payee may collect the payment by other means.

1.16.3.5 Denied by payer's bank

The bank has stopped payment.

Action: Payee may try to resend the transaction. If payee uses the repeat routine, the transaction will automatically be sent to new coverage control.

1.16.3.6 Account blocked

Payer's bank has blocked the account for autogiro charges.

Action: Payee must collect the payment by other means.

1.16.3.7 Account does not exist

The account has been deleted in payer's bank.

Action: Payee must collect payment by other means.

1.16.3.8 Sent as repeat payment

This refers to payments that have been sent to be repeated. Payee may have up to 3 repeat days according to agreement.

Action: None, but pay attention to see if these transactions show up as settled or denied after the repeat routine.

1.16.3.9 Denied repeat payment

Denied according to Nets' rules to ensure coverage and repeat routines.

Action: Payee must collect payment by other means or submit a new transaction. According to agreement, Nets may produce and send a payment reminder to payer.

If payee is resending the transaction to Nets, the amount limit and period must be sufficient to cover the payment and other payments in the same period.

- L01103 - RECEIPT FOR AUTOGIRO CORRECTIONS

Information about corrected assignments, subsidiary assignments and transactions.

Action: Check if the list matches your corrections.

- L01105 - ERROR LIST OF DENIED AUTHORIZATIONS

Explains why new, changed and denied authorizations sent Nets have been denied.

Action: The list must be checked to correct mistakes.

- L01121 - NOTIFICATION OF AUTHORIZATIONS

Shows new, changed and deleted authorizations.

Action: Check list daily to make sure payee's authorization register matches Nets'.

Pay close attention to the validity date; "From date" is the first date that may be used as due date when registering payment assignments.

- L008700 – NOTIFICATION OF NEW AUTHORIZATION TO PAYER.

The list is sent account holder according to the "account holder register" in Nets. To make this possible the bank must have sent information about account holder via the updating routine.

If the account does not exist in the account holder register, the authorization confirmation will be based on name and address stated in the authorization data.

1.17 Routine operation

1.17.1 *Communications*

The users may send files to Nets via different channels, for example through their bank, directly to Nets or through another data communication centre.

The users may also get files from Nets via communications. The data will normally be ready at 4 pm on due date or other date according to agreement.

Nets keeps a backup of the data for 30 workdays.

For information about data communications, contact Nets v/ Customer test; e-mail: testgruppen@bbs.no or telephone 08989.

1.17.2 *Deadlines*

Files to Nets should be sent as early as possible and no later than 10:45 am on due date.

Guaranteed submission deadline is 10:45 for files with due date as the assignments is sent.

Files that are received between 10:45 and by 12:00 will still be settled the same day provided that the assignment is correct.

1.17.3 Check list

All files are checked to see if file sender/data sender (distributor id) is registered with Nets and have the authorization to send data about the customer/agreement in question.

If there are any errors in connection with data sender, the assignment/file will be denied upon receipt.

If the agreement customer/assignment account changes file/data sender, a written notification must be sent Nets att.: registerhold by e-mail: registerhold@bbs.no.

All files sent Nets will be checked before registering. If any errors occur, the assignment will be stopped before registered.

The reasons may be:

- Invalid file/data sender.
- File is not BBS format.
- Empty file.

Error message will be documented on receipt list L00200 which is available on e-net.

If any questions, contact the authorization group by telephone 22 89 85 65 or e-mail: autorisering@bbs.no

Check list for transmissions received by Nets

Transmissions received by Nets will be checked on both transmission and assignment levels before handling.

Transmissions received by Nets will be checked on assignment level before handling.

Check for duplicate/denial: Transmissions with assignment are checked to see if they have been handled in Nets previously. The same applies when an assignment has been denied once and then resent. A check is performed to ensure that the assignment in the transmission was denied and may be approved after the next check. The entire transmission is checked with all assignments 12 months + 1 day back in time.

After the transmission has been checked, receipt list L00226 will be generated. L00226 will be posted on the e-net or sent by e-mail. The receiver of the receipt list must check if the transmission was approved or denied, and if all the assignments are being handled.

During transmission stage the following is checked:

That file sender/data sender can send files on behalf of customer (assignment account).
That the transmission has not already been registered.
That Nets is the recipient.
That start record/end record for the transmission are correct.
That start record/end record for the assignment is correct.
That the correct amount is stated in the transmission.
That the agreement is registered correctly.
That the transmission contains the correct number of transactions.
That the transmission contains valid assignments.

During the assignment stage the following is checked:

That there is a valid agreement for the autogiro service.
If the assignment has been registered and handled previously. The assignment no. and total amount is checked.
That start record/end record exist and are correct.
That the transactions in the assignment are valid.

1.17.4 Files from Nets

If the payee would like a return file, this must be stated in the autogiro agreement.

Nets offers the following data:

- Approved settled transactions for automatic update of personal ledger.
- Denied transactions containing error codes that indicate the reason for rejection.

Based on these codes payee may choose an automatic handling of denied transactions.

The following error codes may occur:

- 131 - Authorization not found
- 132 - Authorization not active
- 133 - Authorization blocked
- 134 - Authorization terminated
- 181 - Authorization amount exceeded
- 221 - Amount denied in payer's bank
- 222 - Account not found
- 223 - Account blocked
- 224 - OCR giro written
- 225 - Standard giro written
- 226 - Payment reminder not written
- 252 - Sent to repeat
- 253 - Denied after repeat

- Authorization data for automatic update of payee's authorization register.

Payee may choose the following:

Option 1 – New, changed and deleted authorizations

Option 2 – All authorizations under an agreement-ID

Both alternatives may be used at the same time.

A payee may choose to receive new, changed and deleted authorizations daily (option 1) and a yearly update of all authorizations (option 2).

Nets can offer the following periodic transfer of data:

- Daily
- Weekly, 1 – 3 times per week, your choice of days.
- Monthly, 1 – 3 times per month, your choice of days.
- Yearly

Nets offers a maximum of 3 combinations of periodic updates per assignment (for instance 3 times per month or 3 times per week).

Payees that use different/several payment services may receive data from Nets in the same sending.

1.17.5 Settlement checks

It is payee's responsibility to ensure that the necessary internal checks are made, so that faulty handling of transmissions, assignments or single transactions may be discovered immediately.

Nets recommends that payee keeps a personal ledger, prepared by the software supplier/data central, for automatic updates of single transactions. Nets can provide the data for automatic updates of the personal ledger that specifies all approved, settled transactions and denied transactions.

Payee may also update their personal ledger based on received data. The update should not be made before receiving settlement and receipt lists from Nets. Transactions specified on the error list must be handled manually.

Payees that register the transactions manually may update their personal ledger based on the receipt lists for settled assignments.

Payee should make copies of all sent data.

1.17.6 Invoicing

Autogiro invoicing is between payee and their bank.
Questions about prices/invoicing must therefore be directed to your bank.

1.17.7 Coverage control

Before settlement payer's bank has the right to check payer's account to ensure coverage of payment or check if there are any other reasons why the transaction should not go through. Payer's bank or Nets is not responsible for prioritizing the payments. Denied transactions will be documented on list L01102, with the reason for denial. Transactions denied because of lack of coverage, may be retried with repeat payment.

1.17.8 Repeat of autogiro transactions

All transactions will be checked to ensure coverage. Payee may choose a repeat payment routine for denied transactions caused by lack of coverage. Payee's that wish to use this service must enter an agreement of repeat payment. Payee may choose to have the denied payment repeated 1-3 consecutive work days. This will be registered on the agreement stage, so that all assignments in the same agreement will receive the same handling by Nets. If the transaction is denied after the last repeat, it will show up on receipt list L01102, Receipt for settled autogiro assignments.

Payee must inform payer of the repeat routine.

1.17.9 Payment reminder

Sending payment reminders is an extra service for autogiro and requires a valid autogiro agreement. Nets can send payer a payment reminder with a giro if the autogiro transaction is denied because of lack of coverage in payer's account. Payee must have entered into an agreement about this in advance.

Payee may choose if an OCR giro or standard giro should be used. An OCR giro may only be used if there was a KID no. on the original payment. Nets does not verify the KID no. when registering the transaction. The KID stated in the autogiro file will be printed on the OCR giro that is sent payer.

If you choose to use a KID no. on the giro, you must have an OCR agreement on the same account for automatic updates of personal lodger when the OCR giro is settled.

1.18 Data communication

Payee's data communication/availability

Payees that have their own software, may customize their own systems for use of autogiro. If payee uses a software supplier/data central, they must ensure that this service is included in the program package.

To be able to send/receive transmissions for the service, payee must have a data communication solution. If payee has not established a communication solution, they must contact the bank for more information.

For technical assistance, please contact **Kontrollcenteret**

Telephone: (+47) 22 89 89 89 Hours: 8:00 am – 15:45 pm.

After office hours phone: (+47) 22 89 82 13 or (+47) 22 89 82 10.

Amendment log for this manual

VERS.	PGE	DESCRIPTION OF AMENDMENT	DATE	SIGN.
1.0	All	Updated date in bottom text	1/10-98	KTB
1.1	8	Removed text after NB before pkt. 1.6 on page 7 Removed the text "sperre" in the third paragraph in pkt.1.11.5 on page 14	4/12-98	KTB
1.1	18	Replaced the name Brukerservice with Autoriseringsservice Replaced fax no, 22 21 03 02 with new no. 22 89 81 87	23/4-99	KTB
1.2	39	New text under pkt. 1.19.6	2/7-99	KTB
1.3	38	New Datafonavtale with text. Pkt.1.19.3	19/8-99	KTB

		DESCRIPTION OF AMENDMENT		
1.4	1	Added text: According to the new Financial Agreement law of July 1, 2000, autogiro services can only be used as payment between businesses. For similar services for collecting payments electronically from private individuals, see Avtalegiro.	18.05.01	JHA
1.4	1.9.2	Melding om belastning: Tidsfrist endret til kl. 14.00, virkedagen før belastningsdato.	18.05.01	JHA
1.4	1.12	Corrections/deletions: Deadline changed to 1 pm, work day before due date.	18.05.01	JHA
1.4	1.19.2	Deadlines: Deadline for receiving mailings changed to no later than 9 am on due date.	18.05.01	JHA
1.5		Entire content of user manual is updated. Given new version no. 1.5	26.10.07	MHE
•		Updated definitions		•
•		Added text about entering agreements	•	•
•		Added text about changing accounts	•	•
•		Punkt om sigill slettet	•	•

•		Deleted description and example of receipt list L00201 Added new text L200/L226 and example lists	•	•
•		Described new receipt and check of mailings.	•	•
•		Deleted example of delivery note, which has been reorganized. •	•	•
•		Deleted L703 and description of entry data on paper since this no longer is an option as of 1.5.2009.	•	•
•		Deleted description of check of received transmissions.	•	•
1.7		Assigned new version number	040909	MHE
1.7	1.10.4	It is possible to pre-approve a mandate	•	•
1.7	1.16.2	L01101 status pending register removed is restored 11.06.09	•	•
•	1.16.2	L01113 Payment reminder sent removed is restored 11.06 09	•	•
•		Endret tekst på liste L00202 lagt inn nytt eksempel. Fra 16.10.09 sendes kvitteringen kun ved avviste oppdrag/transaksjoner Altered text in list L00202. From 16.10.09 the receipt is only sent for denied assignments/trransactions. New example added. Removed description and example of list L01101, status waiting register The lists were removed 12.6.2009		•
•		Rephrased text about control of received transmissions		•

	•	New version number		•
•	1.12	More information about settlement	26 02 10	
	1.17.2	New deadline for files	26 02 10	
	1.13.1	According to the financial agreement law (finansavtaleloven) paragraph 33, payer does not have lawful right to demand amount paid back since Autogiro applies only to businesses		
1.8	1.10.2	Point 1: Changed the word Betalingsmottaker to Betaler	29.04.11	INP